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CLIENT REF: Kight + Ebill-C

CLAIMS

I/we claim:

- 1 1. A method of activating billers for a subscriber for electronic presentment of bills and for
2 electronic payments, comprising:
3 receiving (i) first biller information identifying a first of a plurality of billers, (ii) second
4 biller information identifying a second of the plurality of billers, and (iii) subscriber
5 information associated with the subscriber;
6 transmitting, to the first biller identified in the received first biller information, a
7 request for verification of validity of the received subscriber information;
8 receiving, from the first biller, the verification of the validity of the first subscriber
9 information responsive to the transmitted verification request; and
10 activating (i) electronic presentment of bills of the first biller, based on the received
11 verification of validity, and (ii) only electronic payment of bills of the second biller without
12 verification of validity of the received subscriber information by the second biller, for the
13 subscriber.
- 1 2. A method according to claim 1, further comprising:
2 receiving payment information which a financial institution associates with a
3 payment account of the subscriber;
4 wherein electronic payment of bills of the second biller is activated for the subscriber
5 based also on the received payment information.

1 3. A method according to claim 2, wherein:

2 the subscriber information and the payment information are received concurrently.

1 4. A method according to claim 1, wherein:

2 the subscriber information includes a first biller account number which the first biller
3 associates with the subscriber, and a second biller account number which the second biller
4 associates with the subscriber; and

5 the request for verification of validity of the received subscriber information includes
6 a request to verify the validity of the first biller account number and not the second biller
7 account number.

1 5. A method according to claim 1, further comprising:

2 transmitting, to the subscriber, a list identifying multiple of the plurality of billers;

3 wherein the first biller is a first of the multiple billers, and the second biller is not one
4 of the multiple billers;

5 wherein the received first biller information is indicative of a selection of the first
6 biller from the identified multiple billers in the transmitted list by the subscriber, and the
7 received second biller information is typed information entered by the subscriber.

1 6. A method according to claim 1, further comprising:

2 receiving, from the subscriber, payment information that a financial institution
3 associates with a payment account of the subscriber;

4 activating electronic payment of bills of the first biller for the subscriber, based on

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the received payment information;

wherein electronic payment of bills of the second biller is activated for the subscriber based also on the received payment information.

7. A method according to claim 1, further comprising:

receiving, from the subscriber, a request to be activated for electronic presentment of bills; and

transmitting, to the subscriber, a list identifying multiple of the plurality of billers having bills available for electronic presentment in response to the request;

wherein the first biller is a first of the identified multiple billers in the transmitted list;

wherein the received first biller information is indicative of a selection by the subscriber of the first biller from the identified multiple billers in the transmitted list.

8. A method according to claim 7, wherein the activation request is a first activation request and the list identifying multiple of the plurality of billers is a first list, and further comprising:

receiving, from the subscriber, a second request to be activated for electronic payment of bills;

transmitting, to the subscriber, a second list identifying multiple of the plurality of billers, including the first biller and the second biller, some of which have and some of which do not have bills available for electronic presentment, in response to the second activation request; and

wherein the received second biller information is indicative of a selection of the second biller by the subscriber from the identified multiple billers in the transmitted second

11 list.

1 9. A system for activating billers for a subscriber for electronic presentment of bills and for
2 electronic payments, comprising:

3 a processor configured to receive (i) first biller information identifying a first of a plurality
4 of billers, (ii) second biller information identifying a second of the plurality of billers, and (iii)
5 subscriber information associated with the subscriber; and

6 a memory configured to store the received first and the received second biller
7 information and the received subscriber information;

8 wherein the processor is further configured (i) to direct, to the first biller identified in the
9 received first biller information, a request for verification of validity of the received
10 subscriber information, (ii) to receive, from the first biller, the requested verification of
11 validity of the received subscriber information responsive to the directed verification
12 request, and (iii) to activate, for the subscriber, electronic presentment of bills of the first
13 biller based on the received verification of validity, and only electronic payment of the
14 second biller identified in the received second biller information without a verification of
15 validity of the received subscriber information from the second biller.

1 10. A system according to claim 9, wherein:

2 the processor is further configured (i) to receive payment information that a financial
3 institution associates with a payment account of the subscriber and (ii) to activate only the
4 electronic payment of bills of the second biller for the subscriber, based also on the
5 received payment information; and

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6 the memory is further configured to store the received payment information.

1 11. A system according to claim 10, wherein:

2 the processor is further configured to receive the subscriber information and the
3 payment information concurrently.

1 12. A system according to claim 9, wherein:

2 the subscriber information includes a first biller account number which the first biller
3 associates with the subscriber, and a second biller account number which the second biller
4 associates with the subscriber; and

5 the processor directs the request for the verification of validity of the received
6 subscriber information including the first biller account number and not the second biller
7 account number.

1 13. A system according to claim 9, wherein:

2 the processor is further configured (i) to receive, from the subscriber, payment
3 information that a financial institution associates with a payment account of the subscriber,
4 and (ii) to activate, for the subscriber, the electronic payment of bills of the first biller and
5 the second biller, based on the received payment information.

1 14. A system according to claim 9, wherein:

2 the memory is further configured to store a list identifying multiple of the plurality of
3 billers having bills available for electronic presentment;

the first biller is a first of the identified multiple billers, and the second biller is not one of the identified multiple billers;

the processor is further configured to direct the list to the subscriber; and

the received first biller information is indicative of a selection of the first biller from the identified multiple billers in the directed list, and the received second biller information is indicative of typed information entered by the subscriber.

15. A system according to claim 14, wherein:

the processor is further configured to receive, from the subscriber, a request to be activated for electronic presentment of bills; and

the stored list is directed to the subscriber in response to the activation request.

16. A system according to claim 9, wherein:

the memory is further configured to store (i) a first list identifying multiple of the plurality of billers, including the first biller and not the second biller, having bills available for electronic presentment, and (ii) a second list of multiple of the plurality of billers, including the first biller and the second biller;

the processor is further configured to (i) receive, from the subscriber, a first request to be activated for electronic presentment of bills, and to direct the stored first list to the subscriber responsive the received first activation request, and (ii) receive, from the subscriber, a second request to be activated for electronic payment of bills, and to direct the stored second list to the subscriber responsive to the second activation request;

the received first biller information is indicative of a selection of the first biller from

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- 12 the identified multiple billers in the directed first list; and
- 13 the received second biller information is indicative of a selection of the second biller
- 14 from the identified multiple billers in the directed second list.